

SERFF Tracking Number: AMGN-125655322 State: Arkansas
Filing Company: American General Life and Accident Insurance Company State Tracking Number: 39070
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: AGLA 05AHO REV0308 Policy Insert Pages
Project Name/Number: AGLA 05AHO REV0308 Policy Insert Pages/AGLA 05AHO REV0308, Pgs 3, 6/7, 16/17

Filing at a Glance

Company: American General Life and Accident Insurance Company

Product Name: AGLA 05AHO REV0308 Policy SERFF Tr Num: AMGN-125655322 State: ArkansasLH
Insert Pages

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed State Tr Num: 39070
Adjustable Life

Sub-TOI: L09I.001 Single Life Co Tr Num: State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird
Author: Marilyn Ellis Disposition Date: 05/27/2008
Date Submitted: 05/22/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: AGLA 05AHO REV0308 Policy Insert Pages

Project Number: AGLA 05AHO REV0308, Pgs 3, 6/7, 16/17

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/27/2008

State Status Changed: 05/27/2008

Corresponding Filing Tracking Number:

Filing Description:

FILING FOR COMPLIANCE WITH 2001 CSO MORTALITY TABLE REQUIREMENTS

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 05/21/2008

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

Insert Pages for Flexible Premium Adjustable Life Insurance Policy AGLA 05AHO

SERFF Tracking Number: AMGN-125655322 State: Arkansas
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Form No.

Description

Replaces Previously Approved

AGLA 05AHO R REV0308, Pg 3 Policy Insert Page AGLA 05AHO, Pg 3 7/18/05

AGLA 05AHO REV0308, Pg 6/7 Policy Insert Page AGLA 05AHO, Pg 6/7 7/18/05

AGLA 05AHO M REV0308, Pg 16/17 Policy Insert Page AGLA 05AHO M, Pg 16/17 7/18/05

AGLA 05AHO F REV 0308, Pg 16/17 Policy Insert Page AGLA 05AHO F, Pg 16/17 7/18/05

The above policy insert pages are being submitted for your consideration and approval. Each replaces a previously approved insert page as shown above.

The above insert pages will be used with individual, nonparticipating Flexible Premium Adjustable Life Insurance Policy AGLA 05AHO, previously approved 7/18/05. The insert pages will be issued as follows:

1. AGLA 05AHO R REV0308, Page 3 and AGLA 05AHO REV0308, Pg 6/7 will be used for both male and female issues. The John Doe information on Page 3 is for the following specifications: Male, Age 35, \$100,000 of Initial Specified Amount and Issue Date of 3/01/08.
2. AGLA 05AHO M REV0308, Page 16/17 will be used with male issues.
3. AGLA 05AHO F REV0308, Page 16/17 will be used with female issues.

To comply with 2001 CSO Mortality Table requirements, the following changes have been made to the referenced insert pages:

1. The reference to "1980 Commissioners Standard Ordinary Male or Female, Smoker or Nonsmoker Mortality on page 3B has been replaced with "2001 Commissioners Standard Ordinary Male or Female, Smoker or Nonsmoker Mortality Table."
2. The Table of Death Benefit Factors on policy page 6 has been expanded to show attained ages through age 120.
3. The Table of Guaranteed Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk on policy page 16 has been updated based on the 2001 CSO Mortality Table.

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The Flesch readability scores for the insert pages are as follows:

Form Number	Flesch Score
AGLA 05AHO R REV0308, Page 3	52.2
AGLA 05AHO REV0308, Page 6/7	54.2
AGLA 05AHO M REV0308, Page 16/17	51.8
AGLA 05AHO F REV0308, Page 16/17	51.8

In addition, a revised actuarial memorandum is enclosed for your review.

Company and Contact

Filing Contact Information

Kathryn Mitchell, Manager	kathryn_mitchell@aigag.com
American General Center	(615) 749-1139 [Phone]
Nashville, TN 37250-0001	(615) 749-2521[FAX]

Filing Company Information

American General Life and Accident Insurance Company	CoCode: 66672	State of Domicile: Tennessee
American General Center	Group Code: 12	Company Type:
Nashville, TN 37250-0001	Group Name: AIG	State ID Number:
(615) 749-1139 ext. [Phone]	FEIN Number: 62-0306330	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$80.00
Retaliatory?	No
Fee Explanation:	4 forms x \$20 = \$80.00
Per Company:	No

SERFF Tracking Number: AMG-125655322 State: Arkansas
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Company
Company Tracking Number:
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American General Life and Accident Insurance Company	\$80.00	05/22/2008	20462831

Correspondence Summary

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/27/2008	05/27/2008

SERFF Tracking Number:	AMGN-125655322	State:	Arkansas
Filing Company:	American General Life and Accident Insurance Company	State Tracking Number:	39070
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.00I Single Life
Product Name:	AGLA 05AHO REV0308 Policy Insert Pages		
Project Name/Number:	AGLA 05AHO REV0308 Policy Insert Pages/AGLA 05AHO REV0308, Pgs 3, 6/7, 16/17		

Disposition

Disposition Date: 05/27/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMGN-125655322 State: Arkansas

Filing Company: American General Life and Accident Insurance State Tracking Number: 39070
Company

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TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
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Product Name: AGLA 05AHO REV0308 Policy Insert Pages

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memorandum		No
Supporting Document	Statement of Variability		Yes
Form	Policy Insert Page		Yes
Form	Policy Insert Page		Yes
Form	Policy Insert Page		Yes
Form	Policy Insert Page		Yes

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Form Schedule

Lead Form Number: AGLA 05AHO REV0308

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AGLA 05AHO R REV0308	Schedule	Policy Insert Page Pages	Initial		52	AGLA05AHO RREV0308.p df
	AGLA 05AHO REV0308	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Policy Insert Page	Initial		54	AGLA05AH0 REV0308P6.p df
	AGLA 05AHO M REV0308	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Policy Insert Page	Initial		52	AGLA05AH0 MREV0308P1 6.pdf
	AGLA 05AHO F REV0308	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Policy Insert Page	Initial		52	AGLA05AH0F REV0308P16. pdf

POLICY SCHEDULE

Schedule of Benefits

BASIC POLICY

Flexible Premium Adjustable Life Insurance

Years Payable

[86]

Monthly Cost Of Insurance

See Page 17

Schedule of Premiums & Expense Charges

Premium Class	-	[Standard - Non-Tobacco]	
Initial Premium	-	[\$807.96]	
Planned Periodic Premium	-	[\$807.96]	
Due Date (for Planned Periodic Premium)	-	[1 st Day of Each March]	
Deduction Day	-	[1 st] Day of Each Month	
Minimum Monthly Premium	-	[\$67.33]	
Minimum Monthly Premium Period	-	[19] Years	
Premium Expense Charge Percentage	-	Guaranteed 7.50%	Initial [7.50%]
Monthly Administration Fee	-	\$7.70	[\$7.70]
Monthly Expense Charge Rate Per \$1,000 of Initial Specified Amount			
Years [1 - 5]	-	[\$0.04]	[\$0.04]
Years [6 and later]	-	[\$0.04]	[\$0.04]

Increases and Decreases in Specified Amount

Minimum Specified Amount	-	[\$25,000]
Minimum Increase Amount	-	\$10,000

POLICY SCHEDULE

(Continued)

Surrenders

Partial Surrender Charge - \$25

Surrender Charge Period - [19] Years

Table of Surrender Charges Per \$1,000 of Initial Specified Amount

Year of Surrender	Surrender Charge Per \$1,000	Year of Surrender	Surrender Charge Per \$1,000
1	[\$24.10]	11	[\$14.40]
2	[23.80]	12	[12.80]
3	[23.50]	13	[11.20]
4	[23.20]	14	[9.60]
5	[22.90]	15	[8.00]
6	[21.50]	16	[6.40]
7	[20.10]	17	[4.80]
8	[18.70]	18	[3.20]
9	[17.40]	19	[1.60]
10	[16.00]	20+	0.00

The above charges apply to each \$1,000 of the Initial Specified Amount surrendered during the Surrender Charge Period. The charge for Surrender of all or any portion of the Initial Specified Amount will be equal to the rate shown above multiplied by the number of thousands of the Initial Specified Amount being surrendered. Additional Surrender Charges related to an increase in Specified Amount will begin from the effective date of the increase. These additional Surrender Charges will be provided in an endorsement to this Policy. There will be a charge not to exceed the Partial Surrender Charge shown in the Surrenders section above for each Partial Surrender.

POLICY SCHEDULE

(Continued)

Mortality Table

2001 Commissioners Standard Ordinary Male or Female, Smoker or Nonsmoker Mortality Table

Guaranteed Interest and Current Interest Bonus Rates

Guaranteed Interest Rate - 0.24663% per month, compounded monthly
(This is equivalent to 3.00% per year, compounded annually.)

Current Interest Bonus Year - [10th Policy Anniversary]

Current Interest Bonus Rate - [1.50%] per year

Accumulation Value Interest

Interest at the rate declared by Us will be applied to any Accumulation Value in excess of any Loan Balance. Interest at the Guaranteed Interest Rate will be credited to the amount of any outstanding Loan Balance.

Loans

Annual Policy Loan Interest Rate - 8.00%

Preferred Loan Start Date - [10th Policy Anniversary]

Annual Preferred Loan Interest Rate - [3.00%]

Maturity Date

[March 1, 2094]

Coverage may expire prior to the Maturity Date if:

- (a) no future premiums are paid following payment of the Initial Premium; or
- (b) subsequent premiums are insufficient; or
- (c) We change the cost of insurance rates, interest rates, the Premium Expense Charge Percentage, the Monthly Administration Fee, or the Monthly Expense Charge.

Endorsement(s)

We will pay any amount which becomes payable under this Policy upon the Insured's death as soon as reasonably possible. We will credit interest at an annual rate of 8 percent on such amount after 30 days from the date when proof of death is received in Our Home Office until payment is made.

A-7.1

DEATH BENEFIT AND DEATH BENEFIT OPTIONS

DEATH BENEFIT PROCEEDS

If the Insured dies prior to the Maturity Date and while this Policy is in force, We will pay the Death Benefit Proceeds to the Beneficiary after We receive due proof and proper written claim. The Death Benefit Proceeds will be subject to:

- (a) the Death Benefit Option in effect on the date of death; and
- (b) any increases or decreases made to the Specified Amount. The Initial Specified Amount is shown in the Policy Data on Page 1.

Guidelines for changing the Death Benefit Option or the Specified Amount can be found in the section entitled "Changing Your Insurance Policy."

The Death Benefit Proceeds will be the Death Benefit Amount, after reversing any premium received after the date of death, less any Loan Balance and will be subject to the other provisions of the Owner and the Beneficiary section.

Death Benefit Option

The Death Benefit Option that You have chosen is shown in the Policy Data on Page 1 as either Option A or Option B.

Option A

If You have chosen Option A, the Death Benefit Amount will be the greater of:

- (a) the Specified Amount on the date of death; or
- (b) the Accumulation Value on the date of death multiplied by the applicable Death Benefit Factor.

Option B

If You have chosen Option B, the Death Benefit Amount will be the greater of:

- (a) the Specified Amount plus the Accumulation Value on the date of death; or
- (b) the Accumulation Value on the date of death multiplied by the applicable Death Benefit Factor.

DEATH BENEFIT FACTOR

The Death Benefit Factor will be based on the Insured's Attained Age on each Policy Anniversary as shown in the following table.

Table Of Death Benefit Factors					
Att'd Age	Factor	Att'd Age	Factor	Att'd Age	Factor
0-40	2.50	54	1.57	68	1.17
41	2.43	55	1.50	69	1.16
42	2.36	56	1.46	70	1.15
43	2.29	57	1.42	71	1.13
44	2.22	58	1.38	72	1.11
45	2.15	59	1.34	73	1.09
46	2.09	60	1.30	74	1.07
47	2.03	61	1.28	75-90	1.05
48	1.97	62	1.26	91	1.04
49	1.91	63	1.24	92	1.03
50	1.85	64	1.22	93	1.02
51	1.78	65	1.20	94	1.01
52	1.71	66	1.19	95-120	1.00
53	1.64	67	1.18		

CHANGING YOUR INSURANCE POLICY

You may request a change in Specified Amount and in Death Benefit Option to become effective any time after the first Policy Anniversary. Your request must be submitted to Our Home Office in writing.

INCREASING THE SPECIFIED AMOUNT

Any increase in the Specified Amount cannot be less than the Minimum Increase Amount shown on the Policy Schedule. We will require a supplemental application and, except as provided in any Additional Insurance Option Rider, evidence of insurability satisfactory to Us for any increase in the Specified Amount. An increase will be effective on the monthly Deduction Day on or next following the date the application for increase is approved by Us.

DECREASING THE SPECIFIED AMOUNT

Any decrease will go into effect on the monthly Deduction Day following the day We receive the request. The

Death Benefit Amount remaining in effect after any decrease cannot be less than the greater of:

- (a) the Minimum Specified Amount shown on the Policy Schedule; and
- (b) any Death Benefit Amount required to qualify this Policy as life insurance under applicable tax laws.

Any such decrease will be applied in the following order:

- (a) against any Specified Amount provided by an increase, beginning with the most recent; and
- (b) against the Initial Specified Amount.

Any decrease in Specified Amount will be subject to applicable Surrender Charges on a pro rata basis, and any remaining Surrender Charge will be reduced on a pro rata basis.

CHANGING YOUR INSURANCE POLICY

(Continued)

CHANGING THE DEATH BENEFIT OPTION

You may request a change in the Death Benefit Option You have chosen.

- (a) If You request a change from Option A to Option B: the new Specified Amount will be the Specified Amount, prior to change, less the Accumulation Value as of the effective date of the change, but not less than zero.
- (b) If You request a change from Option B to Option A: the new Specified Amount will be the Death Benefit Amount as of the effective date of the change.

We will not require evidence of insurability for a change in the Death Benefit Option. The change will go into effect on the monthly Deduction Day following the date We receive Your request for change.

CHANGING THE TERMS OF YOUR POLICY

Any change in Your Policy must be approved by one of Our officers. No agent has the authority to make any changes or waive any of the terms of Your Policy.

POLICY VALUES

ACCUMULATION VALUE ON THE DATE OF ISSUE

The Accumulation Value on the Date of Issue will be:

- (a) the Net Premium received; less
- (b) the Monthly Deduction for the first Policy Month. (See the How We Calculate A Monthly Deduction provision.)

The first Deduction Day is the Date of Issue. The monthly Deduction Day is shown on the Policy Schedule.

ACCUMULATION VALUE ON EACH MONTHLY DEDUCTION DAY

On each monthly Deduction Day after the Date of Issue, We will determine the Accumulation Value as follows:

- (a) We will take the Accumulation Value as of the last monthly Deduction Day; and
- (b) add all Net Premiums received since the last monthly Deduction Day; and
- (c) add the interest earned for the month; interest will be applied for the entire month on the excess of the Accumulation Value on the last monthly Deduction Day over any Partial Surrenders made since the last monthly Deduction Day; and
- (d) subtract any Partial Surrender made and any charges for Partial Surrenders since the last monthly Deduction Day; and
- (e) subtract any Surrender Charge assessed as a result of a decrease in Specified Amount effective on the monthly Deduction Day; and
- (f) subtract the Monthly Deduction for the Policy

Month following the monthly Deduction Day. (See the How We Calculate A Monthly Deduction provision.)

ACCUMULATION VALUE ON ANY DAY OTHER THAN A MONTHLY DEDUCTION DAY

The Accumulation Value on any day other than a monthly Deduction Day will be:

- (a) the Accumulation Value as of the last monthly Deduction Day;
- (b) plus all Net Premiums received since the last monthly Deduction Day;
- (c) less any Partial Surrenders paid and any charges for Partial Surrenders since the last monthly Deduction Day.

CASH VALUE

The Cash Value of this Policy will be equal to the Accumulation Value less the Surrender Charge, if any.

CASH SURRENDER VALUE

The Cash Surrender Value of this Policy will be equal to the Cash Value less any Loan Balance.

MONTHLY DEDUCTIONS

Unless this Policy is being continued in force under the Minimum Monthly Premium provision, a Monthly Deduction from the Accumulation Value may be made only if the Cash Surrender Value is equal to or greater than the Monthly Deduction. Each Monthly Deduction deducted from the Accumulation Value will cause an equal reduction in the Cash Surrender Value. If the Cash Surrender Value on a monthly Deduction Day is not sufficient to meet the Monthly Deduction for the current month, this Policy will be subject to the Grace Period and Minimum Monthly Premium provisions.

**TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE	AGGREGATE		ATTAINED AGE	TOBACCO	NO TOBACCO	ATTAINED AGE	TOBACCO	NO TOBACCO
0	\$0.06		40	\$ 0.24	\$ 0.12	80	\$ 8.29	\$ 6.22
1	0.03		41	0.26	0.13	81	9.13	6.95
2	0.02		42	0.29	0.15	82	10.00	7.74
3	0.02		43	0.32	0.16	83	10.94	8.61
4	0.01		44	0.36	0.18	84	12.02	9.59
5	0.01		45	0.39	0.20	85	13.26	10.69
6	0.01		46	0.43	0.22	86	14.63	11.92
7	0.01		47	0.46	0.23	87	16.11	13.27
8	0.01		48	0.49	0.25	88	17.68	14.74
9	0.01		49	0.52	0.26	89	19.33	16.30
10	0.02		50	0.56	0.28	90	20.96	17.89
11	0.02		51	0.61	0.31	91	22.54	19.49
12	0.02		52	0.67	0.34	92	24.20	21.20
13	0.03		53	0.74	0.38	93	25.96	23.05
14	0.04		54	0.83	0.43	94	27.87	25.04
15	0.05		55	0.93	0.48	95	29.84	27.06
16	0.06		56	1.03	0.54	96	31.77	29.09
17	0.07		57	1.12	0.59	97	33.84	31.31
18	0.07		58	1.21	0.64	98	36.10	33.74
19	0.08		59	1.31	0.71	99	38.54	36.43
ATTAINED AGE	TOBACCO	NO TOBACCO						
20	0.10	\$0.07	60	1.43	0.78	100	40.90	39.08
21	0.11	0.07	61	1.59	0.88	101	42.98	41.51
22	0.11	0.07	62	1.77	0.99	102	45.22	44.17
23	0.12	0.08	63	1.96	1.11	103	47.64	47.11
24	0.13	0.08	64	2.15	1.23	104	50.49	50.33
25	0.13	0.08	65	2.34	1.36	105	54.03	53.86
26	0.14	0.08	66	2.52	1.49	106	57.96	57.80
27	0.15	0.08	67	2.70	1.63	107	62.35	62.19
28	0.15	0.08	68	2.89	1.77	108	67.27	67.12
29	0.15	0.08	69	3.10	1.94	109	72.85	72.70
30	0.15	0.08	70	3.34	2.13	110	79.19	79.04
31	0.15	0.08	71	3.64	2.36	111	83.33	83.33
32	0.15	0.08	72	3.98	2.64	112	83.33	83.33
33	0.15	0.08	73	4.33	2.93	113	83.33	83.33
34	0.16	0.08	74	4.71	3.24	114	83.33	83.33
35	0.17	0.09	75	5.14	3.58	115	83.33	83.33
36	0.18	0.09	76	5.61	3.97	116	83.33	83.33
37	0.19	0.10	77	6.16	4.42	117	83.33	83.33
38	0.20	0.11	78	6.80	4.95	118	83.33	83.33
39	0.22	0.11	79	7.51	5.55	119	83.33	83.33
						120	83.33	83.33

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of Net Amount at Risk. If this Policy has been issued in a rated premium class, the guaranteed monthly cost will be calculated as shown on the Policy Schedule.

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**TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES
PER \$1,000 OF NET AMOUNT AT RISK**

ATTAINED AGE	AGGREGATE	ATTAINED AGE	TOBACCO	NO TOBACCO	ATTAINED AGE	TOBACCO	NO TOBACCO
0	\$0.03	40	\$ 0.18	\$ 0.10	80	\$ 6.10	\$ 3.83
1	0.02	41	0.19	0.10	81	6.76	4.32
2	0.01	42	0.21	0.11	82	7.46	4.83
3	0.01	43	0.22	0.12	83	8.17	5.37
4	0.01	44	0.24	0.13	84	8.92	5.98
5	0.01	45	0.27	0.14	85	9.62	6.60
6	0.01	46	0.30	0.16	86	10.44	7.34
7	0.01	47	0.33	0.18	87	11.46	8.27
8	0.01	48	0.37	0.20	88	12.50	9.26
9	0.01	49	0.42	0.22	89	13.47	10.26
10	0.01	50	0.47	0.24	90	14.02	11.00
11	0.02	51	0.53	0.27	91	14.48	11.71
12	0.02	52	0.59	0.30	92	15.47	12.92
13	0.02	53	0.65	0.33	93	16.90	14.57
14	0.02	54	0.72	0.37	94	18.94	16.69
15	0.03	55	0.79	0.41	95	21.42	19.06
16	0.03	56	0.87	0.45	96	23.86	21.47
17	0.03	57	0.95	0.49	97	25.34	23.07
18	0.03	58	1.03	0.54	98	25.94	23.95
19	0.03	59	1.12	0.59	99	27.58	25.82
20	0.04	60	1.21	0.64	100	29.86	28.31
21	0.05	61	1.31	0.70	101	32.39	31.12
22	0.05	62	1.42	0.75	102	35.24	34.32
23	0.05	63	1.53	0.82	103	38.43	37.98
24	0.06	64	1.65	0.89	104	42.28	42.17
25	0.06	65	1.77	0.96	105	46.95	46.84
26	0.07	66	1.91	1.04	106	52.04	51.93
27	0.07	67	2.07	1.14	107	57.56	57.45
28	0.07	68	2.23	1.24	108	63.58	63.47
29	0.08	69	2.42	1.35	109	70.31	70.20
30	0.08	70	2.63	1.48	110	77.66	77.55
31	0.09	71	2.87	1.62	111	83.33	83.33
32	0.10	72	3.13	1.78	112	83.33	83.33
33	0.11	73	3.41	1.95	113	83.33	83.33
34	0.12	74	3.71	2.15	114	83.33	83.33
35	0.13	75	4.02	2.36	115	83.33	83.33
36	0.14	76	4.36	2.59	116	83.33	83.33
37	0.15	77	4.73	2.85	117	83.33	83.33
38	0.16	78	5.13	3.13	118	83.33	83.33
39	0.17	79	5.56	3.45	119	83.33	83.33
					120	83.33	83.33

The rates shown above represent the guaranteed (maximum) monthly cost of insurance for each \$1,000 of Net Amount at Risk. If this Policy has been issued in a rated premium class, the guaranteed monthly cost will be calculated as shown on the Policy Schedule.

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SERFF Tracking Number:	AMGN-125655322	State:	Arkansas
Filing Company:	American General Life and Accident Insurance Company	State Tracking Number:	39070
Company Tracking Number:			
TOI:	L09I Individual Life - Flexible Premium Adjustable Life	Sub-TOI:	L09I.00I Single Life
Product Name:	AGLA 05AHO REV0308 Policy Insert Pages		
Project Name/Number:	AGLA 05AHO REV0308 Policy Insert Pages/AGLA 05AHO REV0308, Pgs 3, 6/7, 16/17		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AMGN-125655322 State: Arkansas
Filing Company: American General Life and Accident Insurance State Tracking Number: 39070
Company
Company Tracking Number:
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: AGLA 05AHO REV0308 Policy Insert Pages
Project Name/Number: AGLA 05AHO REV0308 Policy Insert Pages/AGLA 05AHO REV0308, Pgs 3, 6/7, 16/17

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 05/19/2008
Comments:
Attachments:
87-1.pdf
AGLA120Z49 REV0807.pdf
ARCERT2.pdf
ARCERT5.pdf

Review Status:

Bypassed -Name: Application 05/19/2008
Bypass Reason: Not applicable as this filing is only policy insert pages, not an entire policy.
Comments:

Review Status:

Bypassed -Name: Health - Actuarial Justification 05/19/2008
Bypass Reason: Not applicable as this filing is Life.
Comments:

Review Status:

Bypassed -Name: Outline of Coverage 05/19/2008
Bypass Reason: Not applicable as this filing is Life.
Comments:

Review Status:

Satisfied -Name: Actuarial Memorandum 05/22/2008
Comments:
Attachment:
AGLA05AHOActMemo.pdf

Review Status:

Satisfied -Name: Statement of Variability

05/22/2008

Comments:

Attachment:

05AHOStmtofVariability 2001 CSO STD.doc

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

A Member Company of American International Group, Inc.

American General Center • Nashville, Tennessee 37250-0001

(615) 749-1523

Service for the attached policy will be provided by:

The Arkansas Department of Insurance has requested we provide you with the addresses and telephone numbers, as follow:

Customer Services
American General Life and Accident Insurance Company
American General Center - 305N
Nashville, Tennessee 37250
PH: 1-800-888-2452

State of Arkansas
Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904
PH: 1-800-852-5494

LIMITATIONS AND EXCLUSIONS UNDER THE ARKANSAS LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION ACT

Residents of this state who purchase life insurance, annuities or health and accident insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well-managed and financially stable.

DISCLAIMER

The Arkansas Life and Health Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

**The Arkansas Life and Health Insurance Guaranty Association
c/o The Liquidation Division
1023 West Capitol
Little Rock, Arkansas 72201**

**Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904**

(please turn to back of page)

The state law that provides for this safety-net is called the Arkansas Life and Health Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act; nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

COVERAGE

Generally, individuals will be protected by the Guaranty Association if they live in this state and hold a life, annuity or health insurance contract or policy, or if they are insured under a group insurance contract, issued by a member insurer. The beneficiaries, payees or assignees of policy or contract owners are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons owning such policies are **NOT** protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does **NOT** provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them);
- Unallocated annuity contracts (which give rights to group contractholders, not individuals).
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC")(whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution);
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a nonaffiliate benefit plan or its trustees).

LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover: The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 - no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$300,000 in health insurance benefits, \$300,000 in present value of annuity benefits, or \$300,000 in life insurance death benefits or net cash surrender values - again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

American General Life and Accident Insurance Company

A member company of American International Group, Inc.
American General Center • Nashville, Tennessee 37250-0001

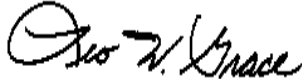


AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

ARKANSAS CERTIFICATION

Subject: AGLA 05AHO R REV0308, Pg 3	Policy Insert Page
AGLA 05AHO REV0308, Pg 6/7	Policy Insert Page
AGLA 05AHO M REV0308, Pg 16/17	Policy Insert Page
AGLA 05AHO F REV 0308, Pg 16/17	Policy Insert Page

This is to certify that, to the best of my knowledge and belief, the above forms comply with the requirements of Ark. Stat. Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.



Leo W. Grace
Vice President

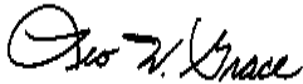
DATE: May 22, 2008

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

ARKANSAS CERTIFICATION

Subject:	AGLA 05AHO R REV0308, Pg 3	Policy Insert Page
	AGLA 05AHO REV0308, Pg 6/7	Policy Insert Page
	AGLA 05AHO M REV0308, Pg 16/17	Policy Insert Page
	AGLA 05AHO F REV 0308, Pg 16/17	Policy Insert Page

This is to certify that the above form, to the best of my knowledge and belief, meets the provision of Arkansas Rule and Regulation 19 as well as all applicable requirements of the State of Arkansas Department of Insurance.



Leo W. Grace
Vice President

DATE: May 22, 2008

AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY

ACTUARIAL DESCRIPTION OF FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE POLICY

Policy Form AGLA 05AHO

I. DESCRIPTION OF POLICY CHARACTERISTICS

A. Death Benefits

The policy provides adjustable life insurance coverage on the Insured. Insurance on the life of the Insured is integrated with the accumulation value of the policy. The death benefit will not be less than the accumulation value on the date of death multiplied by the death benefit percentage factors shown in the policy.

B. Cash Values

The accumulation value is an accumulation with interest of net premiums, less charges assessed at the beginning of each policy month equal to the sum of the following:

1. The cost of insurance on the net amount at risk under the policy.
2. A monthly administration fee not to exceed \$7.70 per month.
3. A monthly expense charge during the monthly expense charge duration.

The monthly expense charge is calculated as the applicable Monthly Expense Charge Rate per \$1,000 multiplied by the number of \$1,000's of Specified Amount. If the Specified Amount is increased, an additional monthly expense charge will be applied. The additional monthly expense charge will be determined by multiplying the number or units of the increase by the appropriate Monthly Expense Charge per \$1,000 rate for the Insured's attained age on the effective date of the increase. This memorandum is written assuming the monthly expense charge duration is for all years.

The cash value is equal to the accumulation value less a surrender charge. The surrender charge declines to zero in the twentieth policy year, or at attained age 120, if earlier. The cash surrender value is equal to the cash value less any loan balance.

If the Specified Amount is increased, an additional surrender charge will be applied. The additional surrender charge will be determined by multiplying the number or units of the increase by the appropriate surrender charge rate per 1,000 for the Insured's age on the effective date of the increase.

On a decrease in Specified Amount, the surrender charge is decreased proportionately, and the accumulation value is charged with the amount of the decrease.

C. Continuation of Benefits (Nonforfeiture)

For any month in which no premium is received, benefits provided under the policy will be continued, and the accumulation value will continue to be determined as described in section B. above. All policy charges during such continuation period will continue to be assessed. Benefits will be so continued until the earlier of the date the policy terminates in accordance with the grace period provision, the date the policy is surrendered, the maturity date, or the date the Insured dies.

If the Cash Surrender Value in a given monthly is not sufficient to pay the monthly deduction and any loan interest due, the policy will enter the grace period unless the Minimum Monthly Premium Period has not expired and the following requirements are met:

- (a) The Accumulation Value less any loan balance must be sufficient to provide for the monthly deduction and any loan interest due; and
- (b) The sum of premiums paid to date must equal or exceed:

1. The sum of the Minimum Monthly Premiums due from the date of issue; plus
2. Any partial surrenders and surrender charges thereon, and any increase in the loan amount since the date of issue.

The Minimum Monthly Premium Period starts on the date of issue and lasts for 19 years or through attained age 119, if earlier.

Subject to the termination conditions described above, for any month in which no premium is received, benefits provided under the policy continue, and the accumulation value will continue to be determined as described in B above. Cost of insurance calculations during such continuation will utilize the same cost of insurance rates as those that would otherwise be used.

D. Flexibility

At any time after the first policy year, the owner may change the Specified Amount. The Specified Amount may not be decreased below the minimum permitted by Company rules. Evidence of insurability is required for any increase in the Specified Amount.

Flexible premium payments are permitted. An initial premium is payable upon delivery of the policy. Subsequent premiums may be paid at any time and in any amount, subject to company rules.

E. Underwriting Classes

The following premium classes are available with the policy:

Preferred Non-tobacco
Standard Non-tobacco
Preferred Tobacco
Standard Tobacco
Substandard
Standard (issue ages 0 – 19)

Policy charges and policy values will vary by premium class.

II. BASIS OF VALUES

A. Interest

The guaranteed minimum interest rate applied in the determination of accumulation value is 3.00% per annum. However, the company may apply a higher rate of interest to that portion of the accumulation value in excess of any outstanding policy loan indebtedness.

Because of the retrospective approach used for the calculation of the accumulation value, the use of an increased rate of interest produces a higher accumulation value. Therefore, such use is not in conflict with the maximum interest rate defined in the Standard Nonforfeiture Law.

B. Cost of Insurance

The guaranteed maximum cost of insurance rates applied in the determination of accumulation values for Insureds with a Standard rating class are based on the 2001 Commissioners' Standard Ordinary Mortality Table, age last birthday. Separate NAIC tables are used for Male and Female Aggregates for ages less than 20; and for Male Nonsmokers, Male Smokers, Female Nonsmokers and Female Smokers for ages greater than 19.

The guaranteed rates for substandard lives reflect appropriate additions for medical impairments and special hazards.

The company may use cost of insurance rates lower than such guaranteed maximums, thus producing lower costs of insurance and higher accumulation values than those generated by the guaranteed cost of insurance rates. A table of guaranteed cost of insurance rates is attached.

- C. The same basis of values applies whether or not the policy is currently in a premium paying status.
- D. The policy provides for the determination of accumulation values on a monthly basis, using the retrospective approach described in I.B. above. The policy also provides for a cash value, applicable only upon surrender of the policy prior to the maturity date. The cash value provided is the then accumulation value less the surrender charge. The surrender charge declines to zero in the twentieth policy year, or at attained age 120, if earlier.

III. POLICY VALUE FORMULAS

The following formulas develop the guaranteed cash values for this policy form:

t	=	policy month as measured from original issue date
i	=	interest rate applied to cash value for month t. This rate is equal to the monthly equivalent of a 3.00% annual rate, or $1.03^{1/12} - 1 = 0.24663\%$.
q	=	monthly cost of insurance rate for this policy month based on the aforementioned mortality table. $q = (1 - Q_{cso})^{(-1/12)} - 1$, except for ages 111-120 (rate is set to 83.33)
D	=	total death benefit at the beginning of month t
E	=	sum of the monthly administration fee (\$7.70) and the monthly expense charge due.
G	=	gross premium collected in month t
N	=	net premium in month t
	=	$0.925 \times G$
A_{t-1}	=	accumulation value on the anniversary date at the end of month t - 1
A	=	beginning accumulation value for COI calculation = $A_{t-1} + N$
C	=	monthly cost of insurance for month t, calculated as:
	=	$q \times (D / (1+i) - A)$
A_t	=	accumulation value at end of month t
	=	$(A - C - E) \times (1 + i)$
S	=	surrender charge for policy year t
	=	the per 1,000 amount shown in the contract multiplied by the number of 1,000's of Specified Amount.
CV	=	cash value at the end of policy month t.
	=	$A_t - S$

IV. Demonstration of Standard Nonforfeiture Law Compliance

This contract has charges that vary by duration. Therefore, in order to demonstrate compliance with the Standard Nonforfeiture Law (SNFL), we must demonstrate that the surrender charges are less than or equal to the unamortized unused initial expense allowances. All surrender charges for this product were calculated with a nonforfeiture interest rate of 3.0%. The unused initial expense allowance is calculated by taking the SNFL expense allowance and reducing this by the excess first year expense charge. The excess first year expense charge is calculated by taking the first year expense charge and reducing this by the average of the expense charges for policy years 2 – 20.

The formula for the SNFL expense allowance is:

$$EA = 0.01 \times ELA + 1.25 \times \text{Min} \{PNL, 0.04 \times ELA\}, \text{ where}$$

$$PNL = \text{Nonforfeiture net level premium} = \text{present value of benefits divided by present value of \$1.00 payable annually for duration of the contract.}$$

$$ELA = \text{Average amount of insurance for the first 10 policy years.}$$

The formula for the unamortized unused initial expense allowance at the end of year t is

$$UU_t = (EA - \text{excess first year expense charge}) \times (\ddot{a}_{x+t} / \ddot{a}_x)$$

The formulas above are calculated based on the 2001 CSO, Male/Female/Aggregate, Non-smoker/Smoker, Age-Last-Birthday Mortality Tables and 3% interest.

Sample Calculation: Male, age 35, Standard Non-tobacco

$$PNL = \text{Nonforfeiture net level premium} = \text{present value of benefits divided by present value of \$1.00 payable annually for duration of the contract.}$$

$$= 12.57989$$

$$EA = 0.01 \times ELA + 1.25 \times \text{Min} \{PNL, 0.04 \times ELA\}$$

$$= 0.01 \times 1,000 + 1.25 \times \text{Min} \{12.57989, 0.04 \times 1,000\}$$

$$= 10 + 1.25 \times \text{Min} \{12.57989, 40\}$$

$$= 25.72486$$

Since the policy does not have any expense charges that vary by policy year (monthly expense charge duration is assumed to be for all years), the excess first year charge for the sample policy is 0.00.

Therefore,

$$UU_t = (25.72486 - 0) \times (\ddot{a}_{35+t} / \ddot{a}_{35})$$

$$= 25.72486 \times (\ddot{a}_{35+t} / \ddot{a}_{35})$$

For example, in year 5,

$$\begin{aligned}
 UU_5 &= 25.72486 \times (\ddot{a}_{40} / \ddot{a}_{35}) \\
 &= 25.72486 \times (22.27753 / 23.73116) \\
 &\approx 24.15
 \end{aligned}$$

A comparison of the surrender charges and the unamortized unused initial expense allowance for the sample policy is shown in the table below:

Year	Unamortized Unused Initial Expense Allowance	Surrender Charge
1	24.89	24.10
2	24.59	23.80
3	24.29	23.50
4	23.98	23.20
5	23.66	22.90
6	23.34	21.50
7	23.01	20.10
8	22.67	18.70
9	22.32	17.40
10	21.97	16.00
11	21.61	14.40
12	21.25	12.80
13	20.87	11.20
14	20.49	9.60
15	20.10	8.00
16	19.70	6.40
17	19.30	4.80
18	18.89	3.20
19	18.47	1.60

The table above shows that for the sample policy, the surrender charge in each year is less than or equal to the unamortized unused initial expense allowance. The surrender charges for years 1-5 were set slightly lower than the unamortized unused initial expense allowance. For years 6-20, the surrender charge is linearly graded to 0 by year 20. Since the unamortized unused initial expense allowance curve is concave downward, the surrender charges will not be greater than the unamortized unused initial expense allowance. Thus, the cash surrender values will never be less than the minimum nonforfeiture values.

V. RESERVES

The statutory reserves are defined by the Standard Valuation Law and by the regulations for Universal Life Insurance which interpret the Standard Valuation Law. The prescribed method for reserves is the Commissioners' Reserve Valuation Method (CRVM). Any additional reserve required for the Minimum Premium Period provision will be calculated according to Model #830 (Valuation of Life Insurance Policies Model Regulation). In no event will the total reserves be less than the cash surrender values.

The valuation interest rate will not be greater than the maximum allowed on the date of issue. In 2008, the maximum valuation interest rate is 4.00%, unless a lower rate is required in a specific state. The valuation mortality table is the appropriate 2001 CSO Male/Female/Aggregate, Smoker/Nonsmoker, Age-last-birthday table.

DEFINITION OF TERMS

PVFB = Present value of future guaranteed benefits at issue assuming the future Guaranteed Maturity Premiums are paid.

PVFB_s = Present value of future guaranteed benefits at the end of policy year s. In the case where $r_s = 1$, PVFB_s is less than 1, PVFB_s is generated using AV_s.

AV_s = Accumulation value of policy at the end of policy year s.

GMP = Guaranteed Maturity Premium, which is the level gross premium that will mature the policy based on guarantees at issue.

GMF_s = Guaranteed Maturity Fund at the end of policy year s, which is that fund which when combined with future GMPs will mature the policy based on guarantees at issue.

ELA = Equivalent level death benefit
= $PVFB^1 / A_x$

$$r_s = \min \left\{ \frac{AV_s}{GMF_s}; 1 \right\}$$

$$\bar{P}_{x+1} = \overline{PVFB}_1 / \bar{a}_{x+1}$$

$${}_{19}\bar{P}_{x+1} = ELA \cdot \bar{A}_{x+1} / \bar{a}_{x+1:19}$$

$$\bar{P}_x = \overline{PVFB} / \bar{a}_x, \text{ calculated using continuous functions}$$

If $\bar{P}_{x+1} \leq {}_{19}\bar{P}_{x+1}$ then

$$\bar{B} = \bar{P}_x + (\bar{P}_{x+1} - {}_{1000}\bar{c}_x) / \bar{a}_x$$

If $\bar{P}_{x+1} > {}_{19}\bar{P}_{x+1}$ then

$$\bar{B} = \bar{P}_x + ({}_{19}\bar{P}_{x+1} - {}_{1000}\bar{c}_x) / \bar{a}_x$$

$${}_s\bar{V} = r_s (\overline{PVFB}_s - \bar{B} \bar{a}_{x+s})$$

Note that if ${}_s\bar{V} < CV_s$, the cash surrender value at the end of policy year s, CV will be held as the reserve.

Sample statutory reserve calculation:

Male, age 35, Standard Non-tobacco

Assume credited interest rate = 3% and guaranteed charges.

Annual premium: \$1,714.08

Specified Amount: \$100,000

The values shown below are expressed on a per \$1,000 basis assuming a Specified Amount of \$100,000.

ELA = \$1,000

$$\begin{aligned}\bar{P}_{36} &= \overline{PVFB} / \bar{a}_{36} \\ &= 215.47513 / 20.00282 \\ &= 10.77224\end{aligned}$$

$$\begin{aligned}_{19}\bar{P}_{36} &= 1000\bar{A}_{36} / \bar{a}_{36|19} \\ &= 215.47513 / 13.18688 \\ &= 16.34012\end{aligned}$$

$$1000\bar{C}_{35} = 1.09832$$

$$\begin{aligned}\bar{P}_{35} &= \overline{PVFB} / \bar{a}_{35} \\ &= 208.05389 / 20.19204 \\ &= 10.30376\end{aligned}$$

$$\begin{aligned}\bar{B}_{35} &= \bar{P}_{35} + (\bar{P}_{36} - 1000\bar{C}_{35}) / \bar{a}_{35} \\ &= 10.30376 + (10.77224 - 1.09832) / 20.19204 \\ &= 10.78285\end{aligned}$$

For the sample policy, $GMF_5 = AV_5$ are 69.28. Therefore, $r_5 = 1$.

$$\begin{aligned}_5\bar{V} &= \text{Max} \{ r_5 [\overline{PVFB}_5 - (\bar{B}_{35} \bar{a}_{40})], CV_5 \} \\ &= \text{Max} \{ 1.0 [247.80074 - (10.78285)(19.17862)], 46.38 \} \\ &= \text{Max} \{ 41.0004, 46.38 \} \\ &= 46.38.\end{aligned}$$

Martha S. Stroud

Martha S. Stroud, ASA, MAAA

May 5, 2008

Date

American General Life and Accident Insurance Company
Form AGLA 05AHO

Guaranteed Monthly Cost of Insurance Rates Per \$1,000 of Net Amount at Risk

Age	Male Non- tobacco	Male Tobacco / Standard	Male Aggregate	Female Non- tobacco	Female Tobacco / Standard	Female Aggregate
0			0.06			0.03
1			0.03			0.02
2			0.02			0.01
3			0.02			0.01
4			0.01			0.01
5			0.01			0.01
6			0.01			0.01
7			0.01			0.01
8			0.01			0.01
9			0.01			0.01
10			0.02			0.01
11			0.02			0.02
12			0.02			0.02
13			0.03			0.02
14			0.04			0.02
15			0.05			0.03
16			0.06			0.03
17			0.07			0.03
18			0.07			0.03
19			0.08			0.03
20	0.07	0.10		0.03	0.04	
21	0.07	0.11		0.03	0.05	
22	0.07	0.11		0.04	0.05	
23	0.08	0.12		0.04	0.05	
24	0.08	0.13		0.04	0.06	
25	0.08	0.13		0.04	0.06	
26	0.08	0.14		0.04	0.07	
27	0.08	0.15		0.04	0.07	
28	0.08	0.15		0.05	0.07	
29	0.08	0.15		0.05	0.08	
30	0.08	0.15		0.05	0.08	
31	0.08	0.15		0.05	0.09	
32	0.08	0.15		0.06	0.10	
33	0.08	0.15		0.06	0.11	
34	0.08	0.16		0.07	0.12	
35	0.09	0.17		0.07	0.13	
36	0.09	0.18		0.08	0.14	
37	0.10	0.19		0.08	0.15	
38	0.11	0.20		0.09	0.16	
39	0.11	0.22		0.09	0.17	
40	0.12	0.24		0.10	0.18	
41	0.13	0.26		0.10	0.19	
42	0.15	0.29		0.11	0.21	
43	0.16	0.32		0.12	0.22	
44	0.18	0.36		0.13	0.24	
45	0.20	0.39		0.14	0.27	
46	0.22	0.43		0.16	0.30	
47	0.23	0.46		0.18	0.33	
48	0.25	0.49		0.20	0.37	
49	0.26	0.52		0.22	0.42	
50	0.28	0.56		0.24	0.47	
51	0.31	0.61		0.27	0.53	
52	0.34	0.67		0.30	0.59	
53	0.38	0.74		0.33	0.65	
54	0.43	0.83		0.37	0.72	
55	0.48	0.93		0.41	0.79	
56	0.54	1.03		0.45	0.87	
57	0.59	1.12		0.49	0.95	
58	0.64	1.21		0.54	1.03	
59	0.71	1.31		0.59	1.12	

Age	Male Non- tobacco	Male Tobacco / Standard	Female Non- tobacco	Female Tobacco / Standard
60	0.78	1.43	0.64	1.21
61	0.88	1.59	0.7	1.31
62	0.99	1.77	0.75	1.42
63	1.11	1.96	0.82	1.53
64	1.23	2.15	0.89	1.65
65	1.36	2.34	0.96	1.77
66	1.49	2.52	1.04	1.91
67	1.63	2.7	1.14	2.07
68	1.77	2.89	1.24	2.23
69	1.94	3.1	1.35	2.42
70	2.13	3.34	1.48	2.63
71	2.36	3.64	1.62	2.87
72	2.64	3.98	1.78	3.13
73	2.93	4.33	1.95	3.41
74	3.24	4.71	2.15	3.71
75	3.58	5.14	2.36	4.02
76	3.97	5.61	2.59	4.36
77	4.42	6.16	2.85	4.73
78	4.95	6.80	3.13	5.13
79	5.55	7.51	3.45	5.56
80	6.22	8.29	3.83	6.10
81	6.95	9.13	4.32	6.76
82	7.74	10.00	4.83	7.46
83	8.61	10.94	5.37	8.17
84	9.59	12.02	5.98	8.92
85	10.69	13.26	6.60	9.62
86	11.92	14.63	7.34	10.44
87	13.27	16.11	8.27	11.46
88	14.74	17.68	9.26	12.50
89	16.30	19.33	10.26	13.47
90	17.89	20.96	11.00	14.02
91	19.49	22.54	11.71	14.48
92	21.20	24.20	12.92	15.47
93	23.05	25.96	14.57	16.90
94	25.04	27.87	16.69	18.94
95	27.06	29.84	19.06	21.42
96	29.09	31.77	21.47	23.86
97	31.31	33.84	23.07	25.34
98	33.74	36.10	23.95	25.94
99	36.43	38.54	25.82	27.58
100	39.08	40.90	28.31	29.86
101	41.51	42.98	31.12	32.39
102	44.17	45.22	34.32	35.24
103	47.11	47.64	37.98	38.43
104	50.33	50.49	42.17	42.28
105	53.86	54.03	46.84	46.95
106	57.80	57.96	51.93	52.04
107	62.19	62.35	57.45	57.56
108	67.12	67.27	63.47	63.58
109	72.70	72.85	70.20	70.31
110	79.04	79.19	77.55	77.66
111	83.33	83.33	83.33	83.33
112	83.33	83.33	83.33	83.33
113	83.33	83.33	83.33	83.33
114	83.33	83.33	83.33	83.33
115	83.33	83.33	83.33	83.33
116	83.33	83.33	83.33	83.33
117	83.33	83.33	83.33	83.33
118	83.33	83.33	83.33	83.33
119	83.33	83.33	83.33	83.33

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